

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application. No changes to the claims are made herein.

**Listing of Claims:**

1. **(Previously Presented)** A method of payment in a purchasing action performed by means of an electronic communication device between a customer using said electronic communication device and a provider offering goods or services, comprising the steps of:

building up a connection between said customer and said provider offering goods or services via a communication channel of said communication device, wherein the customer is identified as being authorized to give a money transfer order using a subscriber identification module (SIM);

upon receipt of a purchase order from said customer, issuance of an electronic bill by said provider offering goods or services and transmission of said electronic bill to said customer;

upon acknowledgement of said electronic bill by said customer, transmission of a the money transfer order from said customer to a payment provider;

execution of said money transfer order by said payment provider by debiting an account of said customer; sending a receipt of payment to said customer;

forwarding said receipt of payment to said provider offering goods or services.

**2. (Cancelled)**

**3. (Previously Presented)** The method of claim 1 wherein said authentication is performed by a telecommunication provider via a service channel of said communication device.

**4. (Previously Presented)** The method of claim 1 wherein said authentication is performed before transmission of said money transfer order to said payment provider.

**5. (Previously Presented)** The method of claim 1 wherein said authentication is performed after transmission of said money transfer order to said payment provider.

**6. (Original)** The method of claim 1 wherein transmission of said electronic bill, of said money transfer order and of said receipt of payment is performed via a service channel of said communication device.

**7. (Previously Presented)** The method of claim 1 wherein the connection between said customer and said provider offering goods or services is a voice channel connection.

**8. (Previously Presented)** The method of claim 1 wherein the connection between said customer and said provider offering goods or services is a internet connection.

**9. (Cancelled)**

10. (**Previously Presented**) A method of payment in a purchasing action performed by means of a cellular standard communication device between a customer using said cellular standard communication device and a provider offering goods or services, wherein the customer is identified as being authorized to give a money transfer order using a subscriber identification module (SIM), the communication between said customer and said provider offering goods or services is performed via a voice channel of said communication device and transmissions of an electronic bill from said provider offering goods or services to said customer, of the money transfer order from said customer to a payment provider and of a receipt of payment from said payment provider to said customer are performed via a service channel of the cellular standard network.

11. (**Original**) The method of claim 10 wherein an authentication of said customer is provided by a telecommunication provider in the cellular standard network via said service channel.

12. (**Previously Presented**) A computer program product comprising computer program code means adapted to perform the following steps when run on an electronic communication device:

building up a connection between a customer and a service provider via said communication device, wherein the customer is identified as being authorized to give a money transfer order using a subscriber identification module (SIM);

receiving via electronic communications an electronic bill transmitted via a first channel of said electronic communication device;

upon acknowledgement of said electronic bill by a user of said electronic communication device, creation of the money transfer order and transmission via electronic communications of said money transfer order to a payment provider via a second channel of said electronic communication device;

receiving via electronic communications a receipt of payment from said payment provider and forwarding said receipt of payment to said provider offering goods or services.

13. **(Original)** The computer program product of claim 12 embodied on a computer readable medium.

14. **(Previously Presented)** The computer program product of claim 13 wherein said communications device is a personal computer.

15. **(Cancelled)**

16. **(Previously Presented)** The method of claim 1 wherein said account is maintained by said telecommunications provider.

17. **(Cancelled)**

18. **(Previously Presented)** The method of claim 1 wherein said receipt of payment includes an encrypted digital signature of the payment provider.

19. **(Previously Presented)** The method of claim 18 further comprising the steps of:

confirming the encrypted digital signature of said receipt by a confirmation center.

20. **(Previously Presented)** The method of claim 1 wherein said electronic communication device is a personal computer.

21. **(Previously Presented)** The method of claim 12 wherein said receipt of payment comprises an encrypted digital signature of the payment provider.

22. **(Previously Presented)** The method of claim 21 further comprising the steps of:

confirming the encrypted digital signature of said receipt by a confirmation center.

23. **(Previously Presented)** The method of claim 12 wherein said electronic communication device is a personal computer.